



09/13/2018

Hours of Operation

Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept: Monday - Friday, 8:30 AM to 10:00 PM ETRICKY D JONES
5704 BRADFORD LAKE LANE
CHARLOTTE, NC 28269RE: Loan Number: **REDA** 1660
Property Address: 5704 BRADFORD LAKE LANE
CHARLOTTE, NC 28269Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

Dear Borrower(s):

Thank you for contacting us about your mortgage. Our review of the information submitted indicates that your application for any Homeowners Assistance Program(s) is incomplete. In order to consider your Financial Package and make a determination as to which Homeowners Assistance Program(s), if any, may be available to you, we must receive from you the following additional documents and/or information to complete your application by 10/28/2018.

General:

- Please return a copy of your last two (2) months of bank statements including all pages, name and address for any and all checking, savings, money market and/or brokerage accounts held by each borrower. Documents must be legible and cannot be altered.
- Please provide proof of monthly insurance benefits or government assistance (if applicable); or written statement or other documentation verifying disability or illness; OR doctor's certificate of illness or disability; OR medical bills. None of the listed items shall require providing detailed medical information.
- Please return a copy of the homeowner's association (HOA) bill or statement.
- Please return a signed and dated (or e-filed with electronic signature page) Federal Income Tax Return(s) for the most recent year with all accompanying schedules, and the business return if applicable.

RICKY JONES:

- Please return documentation showing the amount, frequency and duration of the Disability income such as current award letters, exhibits, disability policy, or benefits statement.
- Please return documentation showing the receipt of disability benefits, such as copies of the 2 most recent bank statements showing deposit amounts, or other third-party documents showing receipt of income.

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877-309-6308 • www.loanadministration.com

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If the documentation you did submit expires, the document with the expiration date will be listed below. If on the date you provide the missing documentation, the expiration date for any of the previously submitted documentation has passed, you will need to provide updated versions of these submissions as well. If you do not provide the expired documentation with the missing documentation it will affect our ability to process your application.

General:


Document (expiration date if applicable)

- Income and/or Expenditure Forms (11/10/2018)
- General Proof of Hardship (11/13/2018)

When sending multiple pages of documentation to us, please print your loan number on the top of each page.

If you have any other mortgage loans secured by the same property, you should consider contacting those servicers to discuss any available Homeowners Assistance Programs.

Once we have received all of the information required in order to evaluate your application, we will determine whether any Homeowners Assistance Program(s) are available to you, which options may include, depending on the guidelines of the holder of your mortgage and the documents submitted with your application:

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- **Repayment Plan** - an agreement that allows you to repay delinquent payments over an agreed number of installments or time frame.
 - **Forbearance** - an agreement that could temporarily reduce or suspend mortgage payments and create a plan to make up missed payments over a period of time.
 - **Loan modification** - an agreement to restructure the original terms of your loan to assist with the delinquency in order to bring your account current.
 - **Pre-foreclosure Sale** - an agreement to allow you to sell your home for less than the balance remaining on your mortgage. With a pre-foreclosure sale, you can sell your home and pay off all (or a portion of) your mortgage balance with the proceeds.
 - **Deed-in-Lieu** - an agreement to allow you to transfer the ownership of your property to the owner of your mortgage (i.e., the lender)

At this time you should consider contacting servicers of any other mortgage loans that are secured by the same property to discuss available Loss Mitigation options. (1024.41 (b)(2)(i)(B)).

Failure to submit all the required documentation or information may result in your ineligibility for a loan modification or foreclosure alternative and any foreclosure proceedings will continue, including referral to foreclosure if the loan was not previously referred. Depending on the timing of when the necessary information or documentation is received, there is no guarantee of an evaluation for a workout option and suspension of foreclosure proceedings.

Please contact us at the telephone number referenced in this letter if you have any questions.

We may reach out to you for additional information. If we do, we ask that you promptly return all calls to us so that we are able to process your request quickly. Please also note that we have several ways in which you can provide us with additional information:

- By fax: 609-718-2655
- By mail: PO Box 77408
Ewing, NJ 08628-6408

Sincerely,

Loss Mitigation Department

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.